

**NOVA SCOTIA TEACHERS UNION GROUP INSURANCE PLANS
PUBLIC SCHOOL RETIRED TEACHERS**

| PLAN | RETIRED (UNDER AGE 65) | | RETIRED (AGE 65 & OVER) |
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| Provincial Master Life & Accidental Death & Dismemberment | Retired Before Aug. 1/2000 | | <p>All coverage cancels end of month of 65th birthday except for \$10,000 Retiree Life (effective August 1, 2009). Deducted from Nova Scotia Teacher's Pension. Conversion option available. See booklet.</p> <p>(NO FUNERAL EXPENSE)</p> |
| | Retired After Aug. 1/2000 | | |
| | \$30,000 Life | \$50,000 Life | |
| | \$30,000 AD&D | \$50,000 AD&D | |
| | \$3,000 Dependent Life Spouse | \$3,000 Dependent Life Spouse | |
| | \$1,500 Dependent Life Children | \$1,500 Dependent Life Children | |
| | \$3,000 Funeral Expense | \$3,000 Funeral Expense | |
| | Deducted from your Nova Scotia Teacher's Pension cheque. | Deducted from your Nova Scotia Teacher's Pension cheque. | |
| Optional Life Insurance Spousal Life Insurance | <p>\$30,000 to \$300,000. (The initial amount of Optional Life Insurance has increased over the years, therefore, you may be insured for a lesser amount).</p> <p>Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement.</p> | | <p>Cancels the end of the month of 65th birthday. Conversion Option Available. See booklet. Dependent coverage and Spousal Life cancels. Conversion Option available for spouse.</p> |
| Voluntary Accidental Death & Dismemberment | <p>\$5,000 to \$300,000.</p> <p>Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement.</p> <p>Coverage same as active.</p> | | <p>The termination date for Retired Teachers was extended from age 65 to age 75, effective April 1, 1998.</p> <p><u>Up to age 70</u> - \$5,000 to \$300,000. Coverage same as Retired under 65.</p> <p><u>Age 70 to 74 inclusive</u> - \$5,000 to \$100,000. Coverage same as above, EXCEPT, no coverage for Permanent Total Disability, Home-Maker Weekly Indemnity and Hospital Indemnity. Coverage ceases the end of the month of 75th birthday.</p> <p>Deducted from Nova Scotia Teacher's Pension.</p> |
| Medical | <p>Total Care / Medical continues. Premium paid 100% by Province of Nova Scotia for Single or Family Plan.</p> <p>A retired teacher must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension cheque.</p> | | <p>Coverage transfers to the Retired Teachers Health Care Plan. Premium paid 100% by Province of Nova Scotia. No drug coverage - covered under Nova Scotia Seniors' Pharmacare Program if 65 or over. Upon death of teacher, coverage continues for spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of premium).</p> |
| Dental | <p>Dental Plan continues if enrolled at date of retirement. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.</p> | | <p>The termination date of coverage was extended beyond age 75, effective Jan. 1, 2010. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.</p> |
| MEDOC® Travel Trip Cancellation / Interruption | <p>Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.</p> | | <p>Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.</p> |
| Home / Auto | <p>Coverage continues. Deducted monthly from Nova Scotia Teacher's Pension.</p> | | <p>Coverage continues. Deducted monthly from Nova Scotia Teacher's Pension.</p> |
| Nova Scotia Teachers Plus Credit Union | <p>Requested amount will be deducted from Nova Scotia Teacher's Pension.</p> | | <p>Requested amount will be deducted from Nova Scotia Teacher's Pension.</p> |